

2361 Morse Rd
Columbus, OH 43229
(800)323-9865Customer Assistance Team:
Monday - Friday 8:00 a.m. - 9:00 p.m. EST
Saturday - 8:00 a.m. - 1:00 p.m. EST

Mortgage Statement

Statement Date: 05/06/2016

1-740-83078-0000001-001-1-000-010-000-000

TINA M TODARO
12908 OAKVIEW BLVD
GARFIELD HTS OH 44125-3944

Loan Account Number 0005239033

Payment Due Date 06/01/2016

Amount Due: \$28,844.45*If payment is received after 06/16/2016,
\$38.16 late fee will be charged.*

Account Information

Property Address	12908 OAKVIEW BLVD GARFIELD HTS OH 44125
Outstanding Principal	\$116,824.41
Maturity Date	January 2041
Interest Rate (Until January 2041)	4.75%
Prepayment Penalty	No

Explanation of Amount Due

Principal	\$201.30
Interest	\$446.40
Escrow	\$306.23
Regular Monthly Payment	\$953.93
***Total Fees and Charges	\$7,809.83
Overdue Payment	\$20,080.69
** Total Amount Due	\$28,844.45

Past Payments Breakdown

	<u>Paid Last Month</u>	<u>Paid Year to Date</u>
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees	\$1,219.73	\$1,219.73
Total	\$1,219.73	\$1,219.73

Important Messages

** The Total Amount Due includes \$7,809.83—representing fees, charges, and advances from current and prior periods—to the extent permitted by law, will be due at payoff, which includes if we (not a third party) initiate foreclosure. We will tell you if we have initiated foreclosure in the delinquency notice. Failure to pay this additional amount before then will not result in a late fee or cause us to treat your loan account as delinquent. This message will appear on your periodic statements until the additional amount is paid.

The "Amount Due" and the "Total Amount Due" may not include additional fees and charges you owe us. This may be because we received an invoice after this statement was generated and that invoice contained additional fees and charges we can assess to you. Please contact us at the number provided to determine if the "Amount Due" or "Total Amount Due" has changed—or to further discuss alternatives that may be available to prevent foreclosure. To the extent permitted by law, such fees or charges will be due at payoff—or if we (not a third party) initiate foreclosure against you. We will tell you if we have initiated foreclosure in the delinquency notice.

***Total fees and charges from the current and prior periods are included in the amount.

Transaction Activity (11/18/15 - 05/06/16)

Date	Description	Charges	Payments
04/06/16	Mortgage Insurance Disbursement	\$38.99	
04/07/16	Escrow Shortage Advance	\$38.99	
04/22/16	Payment Received		\$534.00
05/04/16	Payment Received		\$35.00
04/19/16	Property Inspection Fee	\$20.00	
05/06/16	Mortgage Insurance Disbursement	\$38.99	

PLEASE RETURN LOWER PORTION WITH YOUR PAYMENT AND KEEP THE TOP PORTION FOR YOUR RECORDS



LOAN NUMBER	DUE DATE	AMOUNT DUE	LATE FEE	WILL BE CHARGED AFTER
0005239033	06/01/16	\$28,844.45	\$38.16	06/16/16

☐ Please check here for a change of address or phone number and complete the reverse side.

TINA M TODARO

000523903302884445000038163

HUNTINGTON MORTGAGE
EA2W42 PAYMENT PROCESSING
PO BOX 182661
COLUMBUS OH 43218-2661No. of Additional
Payments
(mark the appropriate box)

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional Principal

Additional Escrow

TOTAL ENCLOSED



1598966 2031

52390331



2361 Morse Rd
Columbus, OH 43229
(800)323-9865
Customer Assistance Team:
Monday - Friday 8:00 a.m. - 9:00 p.m. EST
Saturday - 8:00 a.m. - 1:00 p.m. EST

Mortgage Statement

Statement Date: 05/06/2016

1-740-83078-0000001-001-2-000-010-000-000



TINA M TODARO
12908 OAKVIEW BLVD
GARFIELD HTS OH 44125-3944

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 05/06/2016, you are 613 days delinquent on your mortgage loan.

Recent Account History

- Payment due on 12/01/15: Unpaid Balance of \$ 953.93
- Payment due on 01/01/16: Unpaid Balance of \$ 953.93
- Payment due on 02/01/16: Unpaid Balance of \$ 953.93
- Payment due on 03/01/16: Unpaid Balance of \$ 953.93
- Payment due on 04/01/16: Unpaid Balance of \$ 953.93
- Payment due on 05/01/16: Unpaid Balance of \$ 953.93
- Current payment due 06/01/2016: \$953.93
- Total other fees and charges due: \$7,809.83
- **Total: \$28,844.45 due. You must pay \$28,844.45 to bring your loan current.**

Total other fees and charges due includes fees, charges, and/or advances from the current and prior periods that are not included in the "Unpaid Balance" or "Current Payment Due" amounts above. These fees will be due at 1) payoff (to the extent permitted by law) or 2) if we (not a third party) initiate foreclosure. Failure to pay the "Total other fees and charges due" prior to then will not result in a late fee or cause us to treat your account as delinquent. We will tell you if we have initiated foreclosure in this delinquency notice. This message will appear on your periodic statements until the additional amount is paid.

Huntington has initiated a foreclosure action against you, and we have made our first notice or first filing required by applicable law to initiate the foreclosure action.

If you are Experiencing Financial Difficulty: See the back of the first page for information about mortgage counseling or assistance.